

# Role of Education and Training to Make Agritourism a Success Story in India

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**Abstract:** The paper explores the role of entrepreneurship education and training amongst women entrepreneurs to promote agritourism sector of the Indian economy. This study employ qualitative and quantitative approaches to gather data questionnaires survey and in-depth face to face interviews, based on a semi-structured questionnaire. The research involved a matched sample of 10 registered farmers (from the Punjab Heritage Tourism Promotion Board) and 200 unregistered male and female farmers selected randomly from the Indian State of Punjab. Quantitative analysis suggests that there is a direct and significant impact of EET on the management, efficiency, and use of farming land. The findings also suggested that the fall in the agricultural productivity due to labour shortages; revenue losses are rising as commodity prices are falling. Therefore, it is not a surprise that farmers seek to supplement income through alternative means to enhance their socio-economic stability and viability. The findings suggest that there is high incidence of migration amongst male farming population and female farmers lack EET and reluctance on their part to work with external male population. However, analysis of male owner-managers of micro and small agritourist firms also reported to have lower levels of EET and hence the need for EET male and females; thus, EET and adequate access to finance were two major determinants of agritourist firms' success in Indian Punjab.

**Keywords:** Agritourism, Women Entrepreneurs, Finance, Entrepreneurship and Training, India

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## 1. Introduction

Performance and survival of agricultural is essential for the Indian Agriculture sector as it encounters competition and challenges due to the global events and climate trends; coupled with uncertain commodity prices, rising input costs (Farhadi et al, 2022; Sharma et al., 2022; Puska et al., 2022; Sandhu and Hussain, 2021). Global farming practices and government policies have impacted upon farming communities and the gross national product (GNP) of India (Sandhu et al., 2017; Hussain and Matlay, 2007; Sandhu, 2007). The impact has resulted in decline in agriculture sector contribution by 18.6 percent in 2022, from 53 percent in 1950s (RBI, 2022). Such sharp decline in the sector has implications for food security and the wellbeing of the nation (Anwar et al., 2022; Kuriachen et al., 2022). Despite a steady decline of the agriculture's share in GDP, agriculture still plays a significant role in the overall socio-economic development of India as approximately 75% of the population is directly or indirectly dependent on agriculture; this demonstrates a significant population remains dependent on agricultural sector (Sandhu, 2020; Sandhu and Hussain, 2021). Thus, there is a case for promoting agricultural associated business. Agri-tourism promotes development of both, agriculture and tourism.

Agritourism plays significant role in the economic growth of the developed and developing countries. It creates job opportunities, promotes training and motivate young people to participate in agriculture and environmental related activities; and it plays a vital role in supporting rural development (Lane and Kastenholz, 2015; Thomas et al., 2011; Privitera, 2010). Women have been reported as the driver of change in agritourism in the western countries (Halim et al., 2020;). However, women participation within agritourism activities remains under-explored in India. Women's embeddedness within the emergent agritourism entrepreneurial ecosystem remains fragmented and vague and notably absent from the extant literature (Sandhu et al., 2017). However, women's contribution in the agricultural and allied activities has not been fully analysed (Saroj et al., 2022; Sundari, 2020; Gil Arroyo, et al., 2019; Sandhu et al., 2017:12; Sandhu, 2007). Therefore, it is imperative to strengthen women's participation in agriculture through their social and economic empowerment.

Women's access to entrepreneurial education, training and finance in emerging economies, nascent entrepreneurial ecosystems, is an under-researched (Hussain and Scott, 2015). Welter et al. (2011) asserted that when analysing women-owned enterprises should be contextualise in terms of structural and cultural factors that impact on the characteristics of those enterprises. Much of the extant research on Entrepreneurial Education and Training (EET) in family business has been undertaken in the context of developed nations (Muhammad et al., 2011; Matlay, 2008). There is limited research that focuses upon the EET needs of women in developing nations such as India, more specifically in the context of farming (Sandhu et al., 2012a; 2012b; Sampath, 2001). This paper contextualizes empirical evidence and theory (Welter, 2011; Zahra, 2007; Zahra et al., 2014), explores the EET needs of women entrepreneurs engaged in agritourism in the Indian Punjab. It

investigates the potential impact of public and private provision of EET courses aimed at family owned and managed farms, in general, and agritourism.

The remainder of the paper is organised as follows: Section 2 provide evidence on women entrepreneurs in emerging economies, influence of entrepreneurial finance, gender, and importance of EET. Section 3, conceptualises women as key driver of change in agritourism. Section 4 discusses the research methodology used for the study, while Section 5 provides a discussion of findings as grounded in the specialist body of knowledge; followed by the conclusion and recommendations.

## **2. Literature Review**

### **2.1 Women Entrepreneurship in Emerging Economies**

Entrepreneurship is considered as a panacea for economic growth globally; it is an engine to facilitate innovation, wealth and job creation (Lee and Rodríguez-Pose, 2021; Kattak et al., 2020; Packard and Bylund, 2018). Entrepreneurs are part of entrepreneurial ecosystems (Manolova et al. 2016, citing Stam, 2015), therefore, Manolova et al. (2016) theorise entrepreneurial ecosystems by factors such as markets, human capital, finance, education/training, and policy. Although extant studies report that women entrepreneurs are agents for economic growth and poverty reduction (Beriso, 2021; Sajjad et al., 2020). Nevertheless, despite this they encounter major obstacles in running their businesses (Leon-Himmelstine, 2021). Market inefficiencies, financial exclusion, gender inequalities are caused by social, religious, and cultural norms (Jayachandran, 2021). Consequently, women are forced to engage in the informal sector (beauty salons, food vendors) as a mean of meeting livelihood needs, which in ultimately affects their ability to access finance (Lee and Rodríguez-Pose, 2021). Moreover, lack of collateral and ownership rights makes it significantly difficult to access finance from the formal financial institutions (Sandhu et al., 2012). Anecdotal evidence shows that businesses without adequate and/or timely access to finance are less successful than those with formal and/or informal sources of loan, credit and bridging finance. Based upon our review of the specialist body of knowledge, it can be hypothesised.

*H1: Lack of access to finance by women has an adverse impact on their business.*

### **2.2 Importance of Entrepreneurship Education and Training in Women Owned Businesses**

Women are disproportionately affected by lack of education due to deep rooted gender discrimination, access to entrepreneurial education and finance (Roomi and Parrott, 2008). Educational achievements are positively with access to finance (Burchi et al., 2021). In many developing countries, female education is hindered by the male-dominated social and cultural norms that favour boys' education over that of girls (Lund and Lee, 2018). The lack of education coupled with collateral requirements restricts women from accessing finance from financial institutions (Egbo et al., 2020). Hence due to lack of collateral women have to rely on informal sources of finance, which often leads to their exploitation and manipulation by the informal lenders (Sandhu et al., 2017), especially in the case of developing countries.

There exists a notable paucity of research on the Entrepreneurship Education and Training needs of small businesses owned by women (Sandhu et al., 2012). Much of the seminal literature on EET in small business has been undertaken in the context of developed nations (Muhammad et al., 2011; Hussain et al., 2008; Matlay, 2008). There is only limited research that focuses upon the EET needs of small businesses in developing nations such as India (Sandhu and El Gohary, 2022; Sandhu et al., 2012; Dutta, 1997; Sampath, 2001), there exist non for the agritourism. Small businesses in India and other developing countries are adversely impacted during economic uncertainties recession and pandemic; many businesses failed due to lack of financial support (Sandhu El-Gohary, 2022). This research aims to bridge the knowledge gap, especially the role of EET for the small agritourist firms (SATFs) firms of the Indian economy. Thus, H2 examines the relationship and the impact of EET on women family-owned agritourist firms.

*H2: Entrepreneurial Education and training (EET) has a positive impact on women's family and success of SATFs*

The next section of this paper reviews the extant literature and considers how agritourism can be anticipated to supplement declining agricultural income and women as key actors of change.

### 3. Women in Agritourism: can They be key Driver of change in India

COVID-19 pandemic has raised challenges for agriculture throughout the world at large but agritourism sustained and proved to be an effective tool to supplement the farm income in developed countries; and its robustness for the developing countries farmers could be considered (Grashuis et al, 2019; Puska et al., 2021; Nematpour et al., 2022). Agritourism has gained popularity in North America and other countries. There is enough literature (Poulaki et al., 2021; Ammirato, et al., 2020; Barbieri and Mshenga, 2008) that proved role of women is significant for agritourism, but their contribution has not been recognised. Within the agritourism, women have been reported as the drivers for agritourism in the western world (Poulaki et al., 2021; Ammirato, et al., 2020; Gil Arroyo et al., 2019; Wright and Annes, 2016). Studies relating to agritourism have examined different factors associated with their success (Che, 2007; Wicks & Merrett, 2003), and its benefits for participating farmers and their local communities (Che, 2007; Wicks & Merrett, 2003) and what are the motivations to pursue agritourism enterprises (McGehee & Kim, 2004; Nickerson et al., 2001). Studies (McGhee, 2007) examined barriers to agritourism development. However, there are lack of studies which have investigated women as key players in the agritourism ecosystem in India.

There is considerable literature that have examined the agricultural sector of developed and developing nations but small agritourism sector is a miss, especially the contribution of smaller family farms. Since 1970s, in India famers experienced decline in farm profits, caused by adverse socioeconomic, demographic, and political changes; this forced owner-managers to reduce costs to increase farm profits and the family income (Sandhu and Hussain, 2021). However, the strategy failed, and owner-mangers adopted alternative approach to ensure the sustainability of their family businesses: (i) diversification of agricultural output; and (ii) pursuing off-farm activities income strategies. Consequently, agritourism emerged as one strategy to supplement primary, farm-based operations and related income generation (Carpio et al., 2008). The specialist literature highlights that the challenging economic conditions led the agricultural sector of India to become involved in lucrative alternatives to traditional farming, such as agritourism (Lane and Kastenholz, 2015).

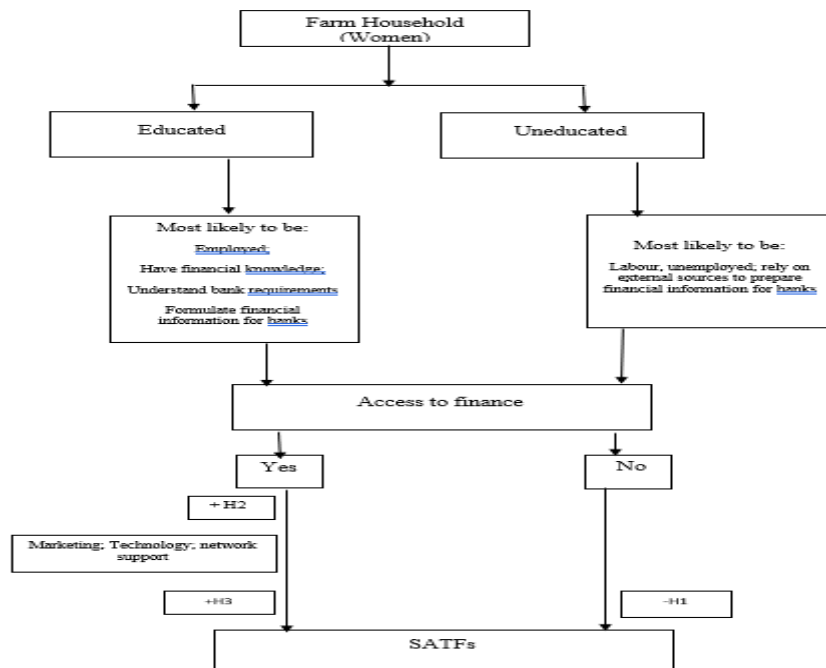


Figure 1: Study Model of the Impact of EET on SATFs

Agritourism is forecasted to further grow in the short and medium term (Thomas et al., 2011). Women’s being key protagonist in the family and agritourism farming in India, yet the sector remains largely under-researched area of entrepreneurial studies (Sandhu et al., 2017; Hussain and Scott, 2015), especially entrepreneurship education and training. Thus, this research study explores EET needs of women entrepreneurs engaged in agritourism in the Indian Punjab. It further seeks to investigate the potential impact of public and private provision of EET aimed at family owned and managed farms, in general, and agritourism in particular. Its further access to adequate finance for agritourism enterprises, without adequate finance agritourism sustainability and

growth could be limited. The study also draws on the success of agritourism experiences, use of technology and social media used in European countries (Streifender et al., 2022) to compare and contrast their practice with Indian. Hence it can be hypothesised:

*H3: Financial education and training help women entrepreneurs to access finance and adopt technology, marketing, and support services to enhance their businesses.*

Figure 1, outlines a conceptual model, which highlights the potential impact of EET on access to finance hence SATFs. While the impact of such cultural phenomena upon women-led firms has been explored in a variety of diverse developmental and spatial contexts, their impact cannot be generalized to dissimilar contexts, such as India, where entrepreneurial ecosystems are different across regions and between urban and rural parts in the same region.

## 4. Methodology

Both qualitative and quantitative data were collected through focussed group, in-depth face to face interviews, based on a semi-structured questionnaire and questionnaire survey. The research involved a matched sample of 10 registered farmers (from the Punjab Heritage Tourism Promotion Board) and 200 unregistered male and female farmers selected randomly from the Indian Punjab. However, 80 responses were discarded due to incomplete data. The balance of 130 usable responses was coded and prepared for analysis. The usable response rate was 62 percent. To ensure the validity of survey responses and that these were representative of the wider population, a non-response bias test was carried out to compare early and late respondents. Chi-square tests show no significant difference between the two groups of respondents, at the 5 per cent significance level, implying that a non-response bias was not a concern. From the usable sample of 130 respondents, 10 face-to-face, semi-structured interviews were conducted in the local language by one of the researchers. These interviews lasted between 45 to 60 minutes. The interviews were recorded, and full transcripts were produced for research purposes. A binary logistic regression model was used to assess if education had an impact on access to formal finance. In this research, it is assumed that an owner/manager has several alternative financing options, both formal and informal. Therefore, we sought to establish whether knowledge of financial education and related skills had an impact upon the financing choices made by SATFs owner/managers. The data showed there existed a relationship between gender, access to growth and societal progress in an emergent entrepreneurial ecosystem. Responses were analysed using descriptive statistical methods, to identify the specific needs of women entrepreneurs and to establish any causal relationships between key variables and the EET needs in agritourist firms.

### 4.1 Empirical Model

The empirical model was adopted from Sandhu et al., 2012 to investigate the relationship between EET needs of women entrepreneurs engaged within the agritourism. This relationship is represented by the simple liner regression model in equation 1:

$$Y = \alpha + \beta'X + \varepsilon \quad (1)$$

Where  $\alpha$  is the intercept,  $\beta$  is the coefficient to be estimated and  $X$  is the independent variables determining financing preferences/financial education,  $\beta'X$  is the index,  $\varepsilon$  represents a residual term and the error term has a logistic distribution with mean 0 and variance 1. The logistic regression is the “prediction of the probability of  $Y$  occurring given known values of  $X$ 's” (see Field, 2009; Greene, 2003). The logistic model equation, with  $P(Y)$  being the probability of  $Y$  occurring,  $e$  the base of natural logarithms and  $\beta_n$  regression coefficient of variable  $X_n$ , is:

$$P(Y) = \frac{1}{1 + e^{-(\alpha_0 + \beta_1 X_{1i} + \beta_2 X_{2i} + \dots + \beta_n X_{ni})}} \quad (2)$$

In this research context, we observe the SATFs owner/managers' financial education impact on financing preferences. The dependent variables, knowledge of “financial education/skills also effect the financing preferences and consequently leads to increase in the access to bank finance” is taken as a binary variable where financial education (skills) and financing preferences take value of 1 or 0 if it does not influence the financing decisions. Therefore, the unobserved variable  $Y$  in the case of binary logistic regression is:

$$Y = \begin{cases} 1 & \text{if } Y > 0 \\ 0 & \text{if } Y \leq 0 \end{cases} \quad (3)$$

## 4.2 Specifying Variables

The dependent variable, financial education and skills, are rated and reported by the participants with a discrete scale of 0 and 1, where 0 depicts that the respondents do not possess knowledge about the financial skills and 1 show that they have benefitted from financial education and possess relevant skills. The hypotheses derived in the previous section, independent and dependent variables are grouped according to business profile and characteristics of the family business owner/manager. Table 2 presents a summary of statistics, the dependent and independent variables.

## 5. Findings

### 5.1 Descriptive Results

Table 1 illustrates the demographics of respondents. 77 percent of the respondents were male, as the sector is male dominated nature in Indian Punjab. Whereas 23 percent female, majority of them reported keen interest in the agritourism. Further analysis suggested most women respondents (55 percent) worked on farm either full or part time along with homemaking and involvement into poultry and dairy. The female ran businesses were on their husband's name, even though some of them were working abroad. Interestingly, despite men working abroad, women owned or ran businesses either husband/father made strategic decision-making.

The analysis of respondents suggested, there is keen interest amongst farmers in India, like their counter parts in the western countries to apply the concept of agri-tourism in agrarian economy of Indian Punjab. 80 per cent, respondents recognised that Agri-tourism is a potential business model to market the rural heritage and culture to the urbanised population. There was a recognition amongst the selected respondents, 41 percent, that agri-tourism has potential to attract Punjabi population living abroad and in the urbanised cities of India. However, when asked whether they would like to set up the agritourism business, 55 percent of the respondents' reply was negative and only 38 percent were interested to start the business. However, 70 percent farmers mentioned lack of required knowledge and skills to enter the agritourism business. In terms of educational achievements 58 per cent of the respondents had educational qualification equivalent to or less than senior secondary level education. The survey results showed that females were more educated than their male counterparts. However due to lack of collateral they were perceived to be riskier; lack of skills, outlook and confidence to make decision-making independently and interaction with formal institution was perceived to be an issue.

The farmers, 7 percent of the sample, involved in agritourism reported that there is lack of support offered by the government, financial intuitions, or any other sector. Lack of adequate finance, skills and marketing knowledge were reported to be major obstacles, these findings support H1. Limited training was reported to be the major obstacle to plan properly and provide necessary facilities to their guests. Male entrepreneurs, due to cultural and religious sensitivities, were less likely to involve their female family members in the agritourism business. However, the evasive answer was, "We need support from authorities before involving our female family members. As outsiders can be a threat to their safety and honour." Many straight away rejected the idea of involving women into this business due to lack of proper infrastructure and support.

Table 1: Demographics of respondents

Socio-demographic indicators	Frequency	Percent
Gender (n=130)		
Male	75	77
Female	55	23
Education (n=130)		
High School	30	23
Senior Secondary School	45	35
Undergraduate degree	35	27
Master's degree	15	10
Professional Technical qualification	7	5
Age (n=130)		
Between 20-30	18	14
Between 30-40	43	33
Between 40-50	45	35
Above 50	24	18
Entrepreneurship training and financial education (n=130)		
Yes	35	27
No	95	73
Type of Agribusiness/occupation		
Dairy	30	23
Poultry	20	15
Farming only	65	50
Agritourism	10	7
Size of land holdings-farmland		
Less than one acre	20	15
1-2 acres	35	27
2-4 acres	40	31
4-10 acres	20	15
10 acres and above	15	12
Respondent's role on farm (n=130)		
Owner or co-owner	60	46
Tenant	10	7
Sharecropper	25	19
Manager or employee	5	3
Other	30	23
Farm Involvement (n=130)		
Full time farming only	65	50
Part time farming only	11	9
Full time off farm job only	13	10
Part time off farm job only	10	7
Farms and off farm job	24	18
Type of employment (n=130)		
Full time farming	65	50
Part time farming	10	7
Full time off farm job	13	10
Part time off farm job	5	3
Other	25	18
Agritourism Involvement		
Currently involved	10	7
Not involved but planning to	20	15
Neither involved nor interested	70	55

Table 2: Description of Dependent and Independent Variables

Variables	Mean	Std. Error of Mean	Median	Range
<i>Farm Size (FS)*</i> (Less than 1 acres; 1-2 acres; 2-4 acres; 4-10 acres; 10 acres and above)	5.17	.075	3	5
Type of agribusiness (TAB)(1= Dairy; 2=Poultry; 3=farming only; 4= Agritourism only)	0.5	0.2	1	4
<i>Gender of the owner (G)</i> (1 =Male; 2= Female)	1.45	.025	2	2
<i>Age of the SATF's owner/manager (AG)(in years)</i>	37	0.69	35.30	1
<i>Owners' Education(EDU)</i> (1= High School; 2= Senior Secondary School; 3= undergraduate degree; 4= postgraduate degree; 5= professional or technical qualification)	2.41	.018	3	4
<i>Training (TRG)</i> (0= None, 1= apprenticeship, 2= formal training)	1.89	.028	2	1
<i>Financial education and skills(FEDUSL)</i> (0= No, 1= Yes)	1.01	.320	2	2
<i>Advice from financial consultant (AFC)</i> (0= No, yes= 1)	5.01	.135	3	4
<i>Sources of finance/financing preferences (FP)</i> (0= internal, 1= external)	1.70	.560	2	3

Note: \* Categorized according to Small Scale Industry definition based on the investment

Table 2: Logistic Regression Estimation of SATFs' Financial Education and Training

Financial Education and training	Coef.	Robust Std err	Sig. P	Odds ratio Exp B	[95 percent conf. interval]	
<i>Constant</i>	0.013	1.835	.358	5.723		
<i>Age of the owner</i>	-					
20-40 years	1.357*	.571	.675	.780	.755	0.785
More than 40	.009	.883	1.322	.023	.145	5.137
<i>Gender</i>						
Male	-2.145	.820	.835	.287	.075	1.222
Female	-.039	.645	.916	.105	.165	3.251
<i>Training</i>						
None	-					
Financial Education	.455*	.475	.574	2.001	.056	10.301
Formal training	-.623	1.105	.465	.785	.162	3.043
<i>Access to</i>						
Internal finance	-.271	.538	1.284	1.157	.257	5.570
External finance	1.551*	2.16	3.075	0.001	.196	6.781
<i>Education</i>						
None	-					
High School	-.235*	.923	1.735	4.661	.246	11.250
Senior Secondary School	.537	1.789	.025	0.850	.882	5.327
College/University education	.630	.911	.357	1.720	.750	5.180
Professional technical diploma	.535	.780	.127	3.21	.451	2.30
<i>Access to agritourism resources(technology; marketing; network, etc.)</i>	2.303*	5.115	0.403	0.060	0.112	1.235
<i>Advice from financial consultant</i>	-3.531*	2.356	.613	0.203	0.023	4.326

Notes: - indicates the reference category; \*indicates that estimate is significant at 5 per cent significance level; number of obs. = 122;  $R^2 = .93$  (Hosmer&Lemeshow), .39 (Cox & Snell), .54 (Nagelkerke); Model  $\chi^2 = 32.02$

## 5.2 Financial Education and Financing Choices

Binary logistics regression performed (Table 3) to investigate the impact of financial knowledge and skills on SATFs financing preferences and agritourism resources. The findings reports that the probability of using external finance is higher amongst the financially literate individuals irrespective of their gender. Education of SATFs plays great role in allowing them to explore necessary avenues to make agritourism a success. With adequate finance they cannot market their product and use technology to enhance their business. Whereas

those who were uneducated or less educated relied on internal sources of finance or informal lenders and sought advice from consultants while approaching the formal lending institutions. It seems that financial literacy added more value than the formal education to equip SATFs. These findings support H3. When explored further in the interviews it came forward that those female farmers who were educated, they were not only making right financing choices but also using funds appropriately to upskill themselves, staff and positively contributing towards their family wellbeing and growth. They were very entrepreneurial in their action and approach, confirmed by respondents during the interview- one of them stated that *entrepreneurial training/ education helped me unfold key issues which were hindering my business and provided me awareness and insight to look at things from different perspective. It has extended my vision and approach to deal with day to day issues*; another respondent stated *'EE has enhanced my problem-solving skills and they are not only helping me to successfully lead my business but also having positive impact on my personal life and family'*.

During the semi structured interviews conducted with the respondents, it was evident that the male running households of similar size to women have significantly high earnings. Females are significantly disadvantaged in education, savings, banks accounts and prior credit records. They face high rejection rates from banks due to lack of collateral as there is high demand of collateral and referral which female are unable to provide ( supports H1). Consequently, they approach informal lenders; they charge higher rates and there is reported to higher level of exploitation by them. It has been observed that there is relationship between farm size, caste and type of informal financing is acquired (table 4). It was observed that most of the farmers with farm size above two acres were from jat community, predominantly farmers.

The hypotheses H1, H2 and H3 are supported by the research results reported in the above-mentioned tables and respondents interview excerpts. There exists a significant relationship between women's access to finance and its impact on their business. EET and Financial education and training can help SATFs to explore more avenues to make their business a success by adopting innovative technology, marketing and support services to enhance their businesses.

## 6. Conclusion

The results suggest promotion and support of agritourism could serve as supplemented income to traditional agricultural production. Within this context, women could be drivers for change in terms of economic endowment, social status and greater equality of gender within a restrictive society. There is evidence in this paper that there is need for the government to introduce effective policies to promote agritourism and support farmers, through enabling better access to finance and offering greater provision of EET. Such progressive approach by government will ameliorate access to formal bank finance, reduce the need for collateral, thereby providing further support in form of loan guarantee. Appropriate structural and institutional measures should be initiated to empower farmer especially female farmers and improve their access to credit, education and appropriate access to technology. Financial education is essential for farmers in general and female entrepreneurs in particular as its access lags. Enterprise educational providers need to assess the relevance of their education provision – theoretical versus applied enterprise education. In addition, there is a need to develop, effective regulation to regulate the informal providers of finance. Women participants must themselves be encouraged to claim greater decision-making authority in family businesses, whether run in their names or not. This transition can only happen if women gain more confidence, knowledge and experience in dealing with the external world. They should also collaborate with other successful women entrepreneurs The changing role of women and their contribution to emergent entrepreneurial ecosystems need to be further explored to bring about a greater change, an aspect that has not received fully scrutiny.

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